

CLAIMS:

1. A system for exchanging a gift card, comprising:
 - at least one consumer input device;
 - 5 a consumer transaction server coupled to the at least one consumer input device;
 - a transaction exchange server, configured to exchange the gift card for an item of value, coupled to the consumer transaction server; and
- 10 a vendor transaction server, configured to release funds as a function of the exchanged gift card.
2. The system of Claim 1, further comprising an exchange database coupled to the transaction exchange server.
- 15 3. The system of Claim 2, further comprising a data mining and query system coupled to the exchange database.
- 20 4. The system of Claim 1, further comprising a printer coupled to the consumer transaction server.
5. The system of Claim 1, wherein the consumer input device comprises a telephone.
- 25 6. The system of Claim 1, wherein the consumer input device comprises a personal computer.
7. The system of Claim 1, wherein the consumer input 30 devices comprises a kiosk.

8. The system of Claim 1, wherein the vendor transaction server is further employable to buy a second gift card with the released funds.

5 9. A method of exchanging a gift card, comprising:
 providing data associated with a first gift card;
 validating the data associated with the first gift card;
 selecting either a money rebate associated with the
10 first gift card, or a second gift card; and
 exchanging the first gift card for either a money rebate or the second gift card.

15 10. The method of Claim 9, wherein providing data further comprises providing a merchant name.

11. The method of Claim 9, wherein providing data further comprises providing an account number.

20 12. The method of Claim 9, further comprising charging a first service fee for issuing the money amount.

13. The method of Claim 9, further comprising charging a second service fee issuing the second gift card.

25 14. The method of Claim 9, wherein providing the data associated with the gift card occurs with employment of a kiosk.

30 15. The method of Claim 9, wherein providing the data associated with the gift card occurs with employment of a personal computer.

16. The method of Claim 9, further comprising releasing funds associated with the first gift card by a vendor.

5 17. The method of Claim 16, further comprising charging a third service fee for releasing funds associated with the first gift card by the vendor.

10 18. The method of Claim 9, further comprising issuing the money by mail.

19. The method of Claim 9, further comprising correlating the exchange of the gift card with at least one other piece of data.

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20. The method of Claim 19, wherein the step of correlating consists of at least one of the group of the trade name of the associated second gift card, the time of the exchange, and the type of consumer transaction device.

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21. A computer program product for exchanging a gift card, the computer program product having a medium with a computer program embodied thereon, the computer program comprising:

25 computer code for providing data associated with a first gift card;

computer code for validating the data associated with the first gift card;

30 computer code for selecting either a money rebate associated with the first gift card, or a second gift card; and

computer code for exchanging the first gift card for either a money rebate or the second gift card.

22. A processor for exchanging a gift card, the processor including a computer program comprising:

computer code for providing data associated with a
5 first gift card;

computer code for validating the data associated with
the first gift card;

computer code for selecting either a money rebate
associated with the first gift card, or a second gift card;

10 and

computer code for exchanging the first gift card for
either a money rebate or the second gift card.